

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on September 28, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Kwan
29 Schoenbeck Road
Wheeling, IL 60090

Case Number: 09-35920
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-8990

Attorney for Debtor(s) (name and address):
Manny A Aguja
Law Offices of Manny A. Aguja
3144 West Montrose Avenue
Chicago, IL 60618
Telephone number: 773 866-1186

Bankruptcy Trustee (name and address):
Glenn R Heyman ESQ
Crane Heyman Simon Welch & Clar
135 S Lasalle Ste 3705
Chicago, IL 60603
Telephone number: 312-641-6777

Meeting of Creditors:

Date: **November 9, 2009**

Time: **01:30 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: January 8, 2010

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-888-232-6814

For the Court:

Clerk of the Bankruptcy Court:
Kenneth S. Gardner

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: September 29, 2009

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-35920

User: mmiller
Form ID: b9a

Page 1 of 1
Total Noticed: 27

Date Rcvd: Sep 29, 2009

The following entities were noticed by first class mail on Oct 01, 2009.

db +Christopher Kwan, 29 Schoenbeck Road, Wheeling, IL 60090-4447
aty +Manny A Aguja, Law Offices of Manny A. Aguja, 3144 West Montrose Avenue,
Chicago, IL 60618-1333
tr +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705,
Chicago, IL 60603-4101
14504757 +Aurora Loan Services, P.O. Box 78111, Phoenix, AZ 85062-8111
14504760 +Citi Bank, P.O. Box 183113, Columbus, OH 43218-3113
14504761 +Citi Mortgage, P.O. Box 183040, Columbus, OH 43218-3040
14504762 +City Of Chicago, Department Of Buildings, 120 N. Racine Ave., Chicago, IL 60607-2010
14504763 +Codilis And Associates, 15W030 North Forntage Rd. Ste 100, Burr Ridge, IL 60527-6921
14504764 +Com Co Ins Agency Inc., 3425 Dempster St., Skokie, IL 60076-2468
14504765 +Cook County Treasurer, P.O. Box 4468, Caro Lstream, IL 60197-4468
14504766 +Greater Chicago Urology, 800 Austin St., Evanston, IL 60202-3439
14504767 +Hauselman, Rappin & Olswang, LTD, 39 S. LaSalle St., Chicago, IL 60603-1603
14504768 +I.C. System, Inc, 444 Highway 96 P.O. Box 64887, St. Paul, MN 55164-0887
14504769 +IndyMac Federal Bank, Home Loan Servicing, P.O. Box 4045, Kalamazoo, MI 49003-4045
14504754 +Kwan Christopher, 29 Schoenbeck Road, Wheeling, IL 60090-4447
14504755 +Law Offices of Manny A Aguja, 3144 W Montrose Ave, Chicago, IL 60618-1333
14504771 +Northshore Univeristy Health Systems, Hospital Building, 9600 Gross Pint Road,
Skokie, IL 60076-1214
14504772 +Quest Diagnostics, P.O. Box 64804, Baltimore, MD 21264-4804
14504773 +Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
14504774 +Village Of Skokie, 5127 Oakton St., Skokie, IL 60077-3600
14504777 +Water Department, Village Of Skokie, P.O. Box 309, Skokie, IL 60076-0309

The following entities were noticed by electronic transmission on Sep 29, 2009.

tr +EDI: BGRHEYMAN.COM Sep 29 2009 19:04:00 Glenn R Heyman, ESQ,
Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705, Chicago, IL 60603-4101

14504756 +EDI: AMEREXPR.COM Sep 29 2009 18:58:00 American Express, Box 0001
Los Angeles, CA 90096-8000

14504758 +EDI: HFC.COM Sep 29 2009 18:58:00 Best Buy, Retail Card Services, P.O. Box 17298,

14504759 Baltimore, MD 21297-1298
FBI/CHASE COM Sep 29, 2009 10:03:00 Chicago B.O. Box 15153 Wilmington, DE 19886-5

14504759 +EDI: CHASE.COM Sep 29 2009 19:03:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
14504770 +EDI: CBSKOHLS.COM Sep 29 2009 18:58:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14504775 +EDI: CHASE.COM Sep 29 2009 19:03:00 Washington Mutual, P.O. Box 9001123,
Louisville, KY 40290-1123
14504776 +EDI: CHASE.COM Sep 29 2009 19:03:00 Washington Mutual, P.O. Box 78148,
Phoenix, AZ 85062-8148

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2009

Signature:

Joseph Spectors